

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Sonja S. Ferrell
Debtor

Case No. 13-05480-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 1
Total Noticed: 15

Date Rcvd: Nov 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2018.

db +Sonja S. Ferrell, 1409 Devers Road, York, PA 17404-1913
cr Bank of America, PO Box 15312, Wilmington, DE 19850-5312
4396500 +AES/suntrust, P.O. Box 2461, Harrisburg, PA 17105-2461
4396501 +Asset Recovery Solutions, llc, 2200 E Devon Ave, Suite 200, Des Plaines, IL 60018-4501
4396503 +Chase, P.O. Box 24696, Columbus, OH 43224-0696
4431210 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4412138 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4396502 EDI: BANKAMER.COM Nov 16 2018 00:23:00 Bank of America, Bankruptcy Dept.,
4161 Piedmont Pkwy, Greensboro, NC 27410
4409694 EDI: BANKAMER.COM Nov 16 2018 00:23:00 Bank of America, N.A., NC4-105-02-99,
PO Box 26012, Greensboro, NC 27420-6012
4628555 EDI: ECMC.COM Nov 16 2018 00:23:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
4399777 +E-mail/Text: ebn@heritagevalleyfcu.org Nov 15 2018 19:18:42 Heritage Valley FCU,
PO Box 3617, York, PA 17402-0637
4396504 +E-mail/Text: ebn@heritagevalleyfcu.org Nov 15 2018 19:18:42 Heritage Valley FCU,
2400 Pleasant Valley Road, York, PA 17402-9624
4396505 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Nov 15 2018 19:18:27 Keybank USA,
P.O. Box 94518, Cleveland, OH 44101-4518
4406663 +E-mail/Text: bncmail@w-legal.com Nov 15 2018 19:18:25 TD BANK USA, N.A.,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4396507 +EDI: WTRRNANK.COM Nov 16 2018 00:23:00 TD Bank USA/Targetcred, P.O. Box 673,
Minneapolis, MN 55440-0673

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4396506 ##+RJM Acquisitions, 575 Underhill Blvd., Suite 2, Syosset, NY 11791-3416
4409200 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 17, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
ECMC djwilcoxson@ecmc.org
Joshua I Goldman on behalf of Creditor JP MORGAN CASE BANK, NA bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles on behalf of Debtor 1 Sonja S. Ferrell pmurphy@dplglaw.com,
kgreene@dplglaw.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Sonja S. Ferrell**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-05480-HWV**

Social Security number or ITIN **xxx-xx-6392**

EIN ____-____-____

Social Security number or ITIN ____-____-____

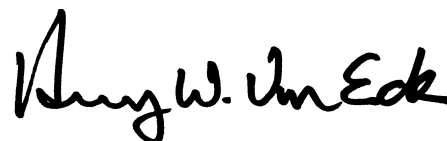
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sonja S. Ferrell

November 15, 2018By the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.